



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Movant

Toyota Motor Credit Corporation dba Lexus Financial Services

In Re:

Natalia E. Knapp,

Debtor.

Order Filed on March 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-10679 VFP  
Adv. No.:  
Hearing Date: 3/7/19 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: March 11, 2019**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

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Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtors:

Natalia E. Knapp

Case No.:

19-10679 VFP

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation dba Lexus Financial Services, holder of a mortgage on property known as 2015 Lexus RX350, VIN: JTJBK1BA0F2469310, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Harrison Ross Byck, Esquire, attorney for Debtor, Natalia E. Knapp, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim is to be treated as unaffected by the plan

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor can apply post-petition payments to the pre-petition arrears;

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor reserves the right to file a motion for relief if the loan is not contractually current, and Debtor may object to same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.